

**Amendments to the Claims**

Please amend claims 27-28, 30-34, 36-38, 41-43, 45 and 46. Please cancel claims 29, 35, 39, 40 and 44. The Listing of Claims below will replace all prior versions of the claims in the application:

**Listing of Claims**

Claims 1-26 (canceled)

27. (Currently amended) A computer system ~~for delivering~~ that delivers financial messages ~~to individual clients for reception by a client user, the client user being a customer of the computer system and different from an internal user, the internal user being a member of personnel of a proprietor of the computer system, the computer system comprising:~~

~~at least one data storage device storing a messaging system that further comprises:~~  
~~, the messaging system comprising:~~

a registration system ~~module program configured to register~~ that registers ~~the client user's user preferences that determine financial messages to deliver to individual clients be received by the client user ;~~

a message creation system ~~module program configured to that~~ automatically ~~create~~ creates financial messages in accordance with the ~~client user's~~ registered ~~user preferences for the individual clients, for delivery of the financial messages for reception by the client user; and~~

an intervention system ~~module program configured to delay~~ that delays delivery of ~~a specific~~ at least one of the financial ~~messages to an individual client message created by said message creation system in accordance with the client user's registered preferences and to enable the internal user of the system, and during the delay, presents the at least one financial message through a user interface to enable to at least~~

~~one of add to and edit~~ manual modification of the content of the at least one financial message, resulting in ~~the specific financial message requested by the client user prior to delivery to create a modified financial message, wherein the message system program delivers the modified financial message being delivered to the individual client in place of the specific financial message.~~

28. (Currently amended) The system of claim 27, wherein said intervention system module program enables ~~the internal user to add~~ a touchpoint to be added to the specific at least one financial message during the delay, a touchpoint being a personalized message to the individual client.

29. (Canceled) The system of claim 28, wherein a touchpoint is a personalized ~~message to the client user.~~

30. (Currently amended) The system of claim 27, wherein said intervention system module program presents a user interface that enables ~~the internal user to modify~~ manual modification of registered user preferences of the individual clients ~~the client user's registered preferences.~~

31. (Currently amended) The system of claim 30, wherein said intervention system module program presents a user interface that enables ~~the internal user to modify~~ ~~the client user's registered preferences~~ manual modification of registered user preferences of the individual clients by at least one of editing the registered user preferences of the individual clients ~~client user's registered preferences~~ and designating ~~registered~~ additional user preferences to register for the individual clients.

32. (Currently amended) The system of claim 27, wherein the registration system module program ~~includes~~ comprises a registration interface module ~~configured to create~~

that creates a user preference designation interface to determine the financial messages to be received by the client user.

33. (Currently amended) The system of claim 27, wherein the system is accessible by ~~the client user~~ the individual clients from an online financial transaction forum.

34. (Currently amended) The system of claim 27, the message creation system ~~program module~~ further comprising an internal user interface system ~~module program~~ that further comprises a financial advisor interface module that presents an advisor client user preference designation interface for designating user preferences for the individual clients, an advisor preference interface for designating advisor message preferences, and an advisor message inbox for viewing messages received from the individual clients and advisors.

35. (Canceled) ~~The system of claim 34, wherein the internal interface system program comprises a financial advisor interface module configured to provide:~~

~~an advisor client user preference designation for designating client user preferences;~~

~~an advisor preference interface for designating advisor message preferences; and~~

~~an advisor message inbox for viewing client user or advisor messages.~~

36. (Currently amended) The system as recited by claim 27, wherein the financial messages are ~~deliverable~~ delivered via electronic mail, facsimile, telephone, or wireless device.

37. (Currently amended) ~~An internal user interface~~ A system that provides access to for an internal user of a financial message delivery system in a financial computer system, the internal user being a member of personnel of a proprietor of the computer system and different from a client user, the client user being a customer of the computer system, the interface system comprising:

a first interface module configured to enable the internal user to access that presents a user interface to view and modify user preferences registered preferences registered by the client user that determine financial messages to automatically create and deliver to individual clients for receiving automatically created financial messages, the financial messages being automatically created in accordance with the client user's registered preferences for delivery for reception by the client user;

an intervention system module that configured to delay delays delivery of a specific at least one of the financial message messages automatically created for delivery to an individual client and created in accordance with the client user's registered preferences and to enable the internal user of the computer system, during the delay, presents the at least one financial message through a user interface to enable to at least one of add to and edit the specific financial message user prior to delivery to create manual modification of the content of the at least one financial message, resulting in a modified financial message, for delivery of the modified financial message being delivered to the individual client for reception by the client user in place of the specific financial message.

38. (Currently amended) The interface system of claim 37, wherein said intervention system module enables the internal user to add a touchpoint to be added to the specific at least one financial message during the delay, a touchpoint being a personalized message.

39. (Canceled) ~~The interface system of claim 38, wherein a touchpoint is a personalized message to the client user.~~

40. (Canceled) ~~The interface system of claim 37, wherein said intervention system enables the internal user to modify the client user's registered preferences.~~

41. (Currently amended) The system of claim ~~[[40]]~~ 37, wherein said intervention system module presents a user interface that enables manual modification of registered user preferences of the individual clients ~~the internal user to modify the client user's registered preferences~~ by at least one of editing the registered user preferences of the individual clients ~~the client user's registered preferences~~ and designating additional user registered preferences to register for the individual clients.

42. (Currently amended) A computerized method for delivering ~~one or more~~ financial messages to individual clients ~~a client user from an internal user in a financial computer system, the internal user being a member of personnel of a proprietor of the computer system and different from a client user, the client user being a customer of the computer system, the method comprising:~~

~~providing, through a first interface usable by the internal user, registered preferences registered by the client user for receiving automatically created financial messages, the~~ automatically creating financial messages being automatically created in accordance with the client user's registered preferences for delivery for reception by the client user user preferences that determine the financial messages to deliver to the individual clients;

~~delaying delivery of a specific~~ at least one of the financial message messages to an individual client created in accordance with the client user's registered preferences;  
and

~~enabling during the delay, presenting the at least one financial message through a user interface through an intervention system usable by the internal user, to enable manual modification of the content of the at least one financial message, resulting in at least one of addition to and editing of the specific financial message user prior to delivery to create a modified financial message, for delivery of the modified financial message being delivered to the individual client for reception by the client user in place of the specific financial message.~~

43. (Currently amended) The method of claim 42, further comprising, during the delay, presenting the at least one financial message through the user interface to ~~enabling the internal user, through the intervention system, the internal user to add a touchpoint to the specific~~ at least one financial message during the delay, the touchpoint being a personalized message to the individual client.

44. (Canceled) ~~The method of claim 42, wherein a touchpoint is a personalized message to the client user.~~

45. (Currently amended) The method of claim 42, further comprising presenting a user interface that enables manual modification of the registered user preferences for the individual clients ~~enabling the internal user, through the intervention system, to modify the client user's registered preferences.~~

46. (Currently amended) The ~~system~~ method of claim 45, further comprising presenting a user interface that enables manual modification of the registered user preferences for the individual clients ~~wherein the intervention system enables the internal user to modify the client user's registered preferences by at least one of editing the client~~

~~user's registered preferences~~ registered user preferences of the individual clients and  
designating additional user ~~registered preferences~~ to register for the individual clients.